

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 07/17/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on

	SUBROGATION IS WAIVED, subject to is certificate does not confer rights to				licy, certain policies may require an endorsement. A statement on n endorsement(s).							
PRODUCER						CONTACT Wendy Collins						
R.J. Fregenti Associates, Inc.						PHONE (516) 681-0101 FAX (516)					681-0227	
350 Jericho Turnpike						(A/C, No): (S10)  E-MAIL ADDRESS: certs@RJFAssoc.com						
Suite 200						INSURER(S) AFFORDING COVERAGE						
Jericho NY 11753						INSURER A: Utica Specialty Risk Insurance Company					NAIC # 43451	
INSURED						INSURER B: Utica National Insurance of Ohio						
Main Street Confections LLC						INSURER C:						
74 E Main Street					INSURER D:							
			INSURER E :									
Patchogue NY 11772					INSURER F:							
COVERAGES CERTIFICATE NUMBER: 2025-26 Master REVISION NUMBER:												
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.												
INSR LTR TYPE OF INSURANCE			SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)		LIMITS	3		
	COMMERCIAL GENERAL LIABILITY		Υ			(,22,,	05/30/2026	EACH OCCURRENCE \$ 2,00 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,0			0,000	
	CLAIMS-MADE OCCUR										000	
Α						05/30/2025		TITELINIOZO (Za occanono)		\$ 10,0	000	
		Υ		5713224						\$ Inclu	ıded	
	GEN'L AGGREGATE LIMIT APPLIES PER:									0,000		
	POLICY PRO-							PRODUCTS - COMP/OP AGG \$		\$ 4,00	4,000,000	
	OTHER:									\$		
	AUTOMOBILE LIABILITY							COMBINED SINGLE (Ea accident)	LIMIT \$			
	ANY AUTO							BODILY INJURY (Per	person)	\$		
	OWNED AUTOS ONLY AUTOS ONLY AUTOS ONLY AUTOS ONLY							BODILY INJURY (Per accident) \$				
								PROPERTY DAMAG (Per accident)	E	\$		
										\$		
	➤ UMBRELLA LIAB ➤ OCCUR				05/30/2025		05/30/2026	EACH OCCURRENCE \$ 1,000			0,000	
В	EXCESS LIAB CLAIMS-MADE		5	5713417		05/30/2025		AGGREGATE \$		\$ 1,00	0,000	
	DED RETENTION \$ 10,000							LDED	LOTU	\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  Y/N	ļ						PER STATUTE	OTH- ER			
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?								E.L. EACH ACCIDENT		\$		
	(Mandatory in NH)  If yes, describe under  DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYEE \$		\$		
								E.L. DISEASE - POLI	CY LIMIT	\$		
DES	 CRIPTION OF OPERATIONS / LOCATIONS / VEHICLI	ES (AC	ORD 1	01. Additional Remarks Schedule.	mav be at	tached if more sr	pace is required)					
	rins Chocolates Franchise Inc. & Kilwins Qu	-			=	-		outory basis as rea	uired by			
	ten contract or agreement. General liability p											
CEI	RTIFICATE HOLDER	CANC	CANCELLATION									
Kilwins Chocolates Franchise Inc. & Kilwins						SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						
	Quality Confections Inc.	AUTHO	AUTHORIZED REPRESENTATIVE									
	1050 Bay View Road Petoskey		· P. D. a OI M									